AMENDMENT TRANSMITTAL LETTER

	Docket No. 37202/028001; 990090

Application No. 09/487,233-Conf. #2923	Filing Date January 19, 2000	Examiner H. T. Dass	Art Unit 3692

Applicant(s): Scott D. Cook et al.

Invention: CONSUMER-DIRECTED FINANCIAL TRANSFERS USING AUTOMATED CLEARINGHOUSE NETWORKS

TO THE COMMISSIONER FOR PATENTS

Transmitted herewith is an amendment in the above-identified application.

The fee has been calculated and is transmitted as shown below.

CLAIMS AS AMENDED

	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
Total Claims	19	- 101 =	0	x 50.00	0.00
Independent Claims	2	- 16 =	0	x 210.00	0.00
Multiple Dependent Claims (check if applicable)			☐		
Other fee (please specify):					
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:					0.00

[x] Large Entity   ☐ Small Entity

[x] No additional fee is required for this amendment.

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/Robert P. Lord/   Dated: January 24, 2008
Robert P. Lord
Attorney/Agent Reg. No.: 46,479

OSHA · LIANG LLP
1221 McKinney St., Suite 2800
Houston, Texas 77010
(713) 228-8600

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:
Scott D. Cook et al.

Confirmation No.: 2923

Application No.: 09/487,233

Art Unit: 3692

Filed: January 19, 2000

Examiner: H. T. Dass

For: CONSUMER-DIRECTED FINANCIAL
       TRANSFERS USING AUTOMATED
       CLEARINGHOUSE NETWORKS

REPLY UNDER 37 CFR §1.116

MS AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

        In response to the Final Office Action dated November 30, 2007, please

reconsider this application in view of the following.

AMENDMENTS TO THE CLAIMS

Please amend the claims as follows.

1. (Previously Presented) A computer implemented method of electronically transferring funds from a sender to a receiver, comprising:

    a host system, operating on a conventional computer system and communicatively coupled to a host financial institution that is an automated clearinghouse (ACH) member at which is maintained a host account, receiving from the sender an amount of a funds transfer, a designation of a source account for the funds transfer, and a contact information of the receiver sufficient for contacting the receiver, without receiving from the sender a designation of a target account of the receiver;

    the host system contacting the receiver using the information provided by the sender, and informing the receiver that the sender is capable of initiating a transfer of funds to the receiver;

    the host system receiving from the receiver the designation of the target account for receiving the funds from the sender after the host system has contacted the receiver using the information provided by the sender; and

    the host system providing a first instruction to the host financial institution to cause the transfer of funds from the source account to the host account; and

    the host system providing a second instruction to the host financial institution to cause the transfer of funds from the host account to the target account;

    wherein any of the first instruction and the second instruction effects through an ACH network a number of ACH entries to transfer funds;

    wherein the sender is not required to have a previously established ACH originator relationship with an ACH member at which the receiver's target account is maintained.

2. (Original) The method of claim 1, wherein the designation of the source account includes a routing/transit number and an account number.

2

3. (Original) The method of claim 1, wherein the designation of the target account includes a routing/transit number and an account number.

4. (Original) The method of claim 1, further comprising receiving the amount of the funds transfer, the designation of the source account for the funds transfer, and the contact information of the receiver from the sender via a web site.

5. (Cancelled)

6. (Previously Presented) The method of claim 1, further comprising receiving the amount of the funds transfer, the designation of a source account for the funds transfer, and the contact information of the receiver from the sender with an interactive voice response unit.

7. (Original) The method of claim 1, further comprising receiving the amount of the funds transfer, the designation of a source account for the funds transfer, and the contact information of the receiver from the sender by email.

8. (Original) The method of claim 1, further comprising receiving the amount of the funds transfer, the designation of a source account for the funds transfer, and the contact information sufficient of the receiver from the sender by a message from a financial management application of the sender.

9. — 18. (Cancelled)

19. (Previously Presented) The method of claim 1, further comprising:
   including in an email to the receiver computer readable data for updating a financial management application of the receiver's with information describing the funds transfer.

20. — 25. (Cancelled)

26. (Original) The method of claim 1, further comprising:
   receiving from the sender bill identification information that identifies a bill received from the receiver; and

transmitting the bill identification information to the receiver to aloe the receiver to credit the sender with payment of the bill for the amount of the funds transfer.

27. — 32. (Cancelled)

33. (Previously Presented) The method of claim 1, further comprising;
authenticating the sender by:

receiving from the sender a first account balance of the source account;

receiving from an automated system a second account balance of the source account;

comparing the first account balance with the second account balance; and

continuing the funds transfer if the first account balance and second account balance match.

34. (Cancelled)

35. (Cancelled)

36. (Original) The method of claim 33, further comprising:

adjusting the first account balance with at least one current transaction occurring after the second account balance was last updated.

37. (Cancelled)

38. (Original) The method of claim 33, wherein the automated system is the Automated Teller Machine system.

39. (Previously Presented) The method of claim 1, further comprising;
authenticating the sender by:

receiving from the sender a check number and an amount for a check drawn on the source account;

providing the check number to an automated system to determine the amount of the check;

comparing the amount of the check received from the sender with the amount for the check received from an automated system to determine whether the amounts match; and

4

continuing the funds transfer if the check amounts match.

40. — 44. (Cancelled)

45. (Previously Presented) The method of claim 1, further comprising:

  authenticating the sender by:

   receiving from the sender a user name and password for an personal online account of the sender;

   attempting to access the sender's personal online account via an online system using the received user name and password; and

   responsive to successfully accessing the sender's personal online account, continuing with the funds transfer.

46. (Original) The method of claim 1, further comprising:

  determining whether there is sufficient funds in the source account to effect the funds transfer without overdrawing the account;

  responsive to there being sufficient funds,

  providing the instructions to the ACH member to effect the ACH entries.

47. — 64. (Cancelled)

65. (Original) The method of claim 1, further comprising:

  determining that the receiver identified by the sender is the sender; and

  automatically prompting the sender to provide a target account for the funds transfer.

66. (Currently Amended) A computer implemented method of electronic funds transfer from a sender for paying bills from a business receiver, the method comprising:

  a host system, operating on a conventional computer system and communicatively coupled to a host financial institution that is an automated clearinghouse (ACH) member at which is maintained a host account, receiving from the sender:

   an amount of a funds transfer for paying a bill from the business receiver;

   a designation of the sender's source account for the funds transfer;

a contact information of the business receiver sufficient for contacting the business receiver, without receiving from the sender a designation of a target account of the business receiver; and

payment routing information including at least one of a designation of the business account of the sender with the business receiver or bill identification information of a bill;

the host system contacting the business receiver using the contact information provided by the sender, and informing the business receiver that the sender is capable of initiating a transfer of funds to the receiver;

the host system receiving from the business receiver the designation of the target account for receiving the funds for payment of bills from the sender after the host system has contacted the business receiver using the contact information provided by the sender;

the host system electronically transmitting the source account designation of the sender and the target account designation of the business receiver to the host financial institution, providing a first instruction to the host financial institution to effect a number of ACH entries to cause a plurality of funds transfers from the source account of the sender to the host account, and providing a second instruction to credit the amount of funds transfer to the target account of the business receiver; and

the host system providing the business receiver with the payment routing information of the sender and the amount of funds transfer by the sender to allow the business receiver to credit the sender for the amount of the funds transfer.

67. — 101. (Cancelled)

102. (Previously Presented) The computer implemented method of claim 1, further comprising:

authenticating the sender by:

receiving a first amount from the sender regarding a financial transaction, wherein the financial transaction is associated with the source account;

6

comparing the first amount with a second amount, wherein the second amount is associated with the source account; and

authenticating the sender based on at least comparing the first amount with the second amount.

103. (Previously Presented) The computer implemented method of claim 66, further comprising:

authenticating the sender by:

receiving a first amount from the sender regarding a financial transaction, wherein the financial transaction is associated with the source account;

comparing the first amount with a second amount, wherein the second amount is associated with the source account; and

authenticating the sender based on at least comparing the first amount with the second amount.

104. — 106. (Cancelled)